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1998 Health Care Survey of DoD Beneficiaries:

Medicare Subvention Demonstration Report

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DRAFT

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Executive Summary

In 1998, TMA and the Health Care Financing Administration (HCFA) initiated a Medicare Subvention Demonstration in ten military treatment facilities (MTFs) across the United States. The objective of the demonstration is to assess the impact of a new system of financing health care for military retirees and their dependents age 65 and over. Under the demonstration, beneficiaries may enroll in TRICARE Senior Prime and all or part of their care will be financed by the Medicare trust fund. The demonstration is now well under way.

The Health Care Survey of DoD Beneficiaries (HCSDB) has been conducted annually since 1995 and is sponsored by the Office of the Assistant Secretary of Defense (Health Affairs) [OASD(HA)]. The survey is conducted under the authority of the National Defense Authorization Act for Fiscal Year 1993 (P.L. 102-484). A sample of persons eligible for the Military Health System (MHS) benefit on July 29, 1998 was drawn from the Defense Enrollment Eligibility Reporting System (DEERS) database. Retirees in the TRICARE Senior Prime demonstration areas were oversampled to ensure that survey data would be available to support an evaluation of the demonstration. In late 1998 and through April 1999, the survey was mailed to 204,685 adults, including 11,613 beneficiaries age 65 and over. Xx surveys were completed and returned by June 11, 1999. Sample weights were computed to ensure that the survey data represented all beneficiaries and statistical precision was calculated.

This report provides baseline data for evaluating the subvention demonstration and background data to assist local commanders in planning for TRICARE Senior Prime enrollment. Survey results are presented in bar graphs that compare the findings for the population, age 65 or over, with the findings for the population under age 65. Survey findings for MHS beneficiaries, age 65 or over, who also reside in the continental U.S. and Hawaii (CONUS) but not in the demonstration areas are also presented.

The survey findings are presented in five chapters:

- Demographic Characteristics
- Health Status
- Health Care Utilization
- Health Plan Enrollment
- Knowledge of and Satisfaction with Health Care.

The following briefly summarizes key findings:

Demographic Characteristics

There are a number of noteworthy findings in the demographic makeup of the TRICARE SENIOR PRIME subvention areas:

Unlike the overall U.S. population age 65 and over, males make up the majority in the MHS elderly population. For example, while males comprise 52 percent (Sheppard AFB) to 60 percent (Fort Sam Houston) of MHS beneficiaries age 65 and over, only 43 percent of elderly persons nationwide are male.

- Older MHS beneficiaries are less likely to have some post-secondary (i.e., college) education than their younger counterparts. Nevertheless, at least some college education is common in the age 65 and over MHS population; ranging from 49 percent at Fort Sill to 74 percent at the USAF Academy hospital.
- The "presence" of retirees varies markedly among the TRICARE Senior Prime subvention areas. For example, in one demonstration area, Sheppard AFB, only 18 percent of MHS beneficiaries are age 65 and over. In four subvention areas, Fort Carson, Dover AFB, Fort Lewis, and Naval Hospital San Diego, older persons make up 31 percent to 37 percent of the MHS population. In two subvention areas, Lackland AFB and Fort Sam Houston, the proportion is 42 percent and 47 percent respectively.
- MHS beneficiaries, age 65 and over, appear to be more financially secure than their peers in the overall U.S. population. Nationwide, 51 percent of households with someone age 65 and over had annual incomes under \$20,000. The corresponding proportion, among MHS beneficiaries in the demonstration areas, ranges from 7 percent at the USAF Academy Hospital to 16 percent at Dover AFB.

Health Status

- In five areas, the MHS beneficiaries, age 65 and over, are generally as healthy as their peers in the U.S. overall: Lackland AFB, Fort Sam Houston, Fort Sill, Fort Lewis, and Naval Hospital San Diego.
- USAF Academy Hospital subvention area beneficiaries are the only group reporting substantially better health than their U.S. counterparts.
- Elderly MHS beneficiaries in the demonstration areas are more likely than their U.S. peers to be in relatively good mental health.
- In two areas, Fort Sam Houston and Dover Air Force Base, there are marked differences between the mental health of the age 65 and over population and that of the under age 65 group.

Health Care Utilization

- In most demonstration areas, compared with MHS beneficiaries under age 65, beneficiaries age 65 or over, are less like to have an inpatient MTF stay. The only exceptions are Lackland AFB and Fort Sam Houston.
- This general pattern also occurred with respect to outpatient visits. In all the demonstration areas, beneficiaries age 65 and over were less likely, than their older counterparts, to visit an MTF.
- In all the demonstration areas, beneficiaries, age 65 or over are much more likely than younger beneficiaries to frequently use a military facility frequently to fill civilian provider prescriptions.

Health Plan Enrollment

Civilian health plan coverage is especially common among elderly beneficiaries in six demonstration areas (Lackland AFB, Fort Sam Houston, Fort Carson, USAF Academy Hospital, Fort Lewis, and Naval Hospital San Diego). In these areas, civilian coverage rates among beneficiaries age 65 or over, ranged from 45 percent in Lackland AFB to 60 percent in Fort Carson and Naval Hospital San Diego.

- In all but two demonstration areas (Keesler AFB and Sheppard AFB), beneficiaries under age 65 are less likely than older beneficiaries to have a civilian health plan.
- In all the demonstration areas, the majority of elderly beneficiaries report being enrolled in Medicare Part B and having a private Medicare supplemental plan.
- Average out-of-pocket expense among adult MHS beneficiaries of all ages is minimal.
 Annual expense averaged from \$66 for beneficiaries under age 65 to \$169 for elderly beneficiaries (both in the Fort Sill area).
- In six demonstration areas, there were marked differences in average out-of-pocket costs between the two age groups (Keesler AFB, Sheppard AFB, Fort Sill, Fort Carson, USAF Academy Hospital, and Dover AFB). The average out-of-pocket spending among beneficiaries age 65 and over exceeded average spending by the under age 65 group from \$49 to \$103.
- In all but three demonstration areas (Lackland AFB, Fort Sam Houston, and Fort Lewis), beneficiaries age 65 and over were considerably more likely than younger persons in the same area, to report out-of-pockets greater than \$200.
- One out of three CONUS beneficiaries, not residing in a demonstration area, reported out-of-pocket costs greater than \$200. It also appears that out-of-pocket costs for elderly persons, outside the demonstration areas, are higher than out-of-pocket costs reported by beneficiaries in most demonstration areas.

Knowledge of and Satisfaction with Health Care

- Elderly MHS beneficiaries, residing outside the demonstration areas, were the most likely group to report not understanding the TRICARE system -- although confusion about TRICARE is common among all the studied groups.
- More than three-quarters of older beneficiaries outside the demonstration said they had "little or no understanding" of TRICARE. Among their peers in the demonstration areas, this proportion ranged from 41 percent in Keesler AFB and Lackland AFB to 69 percent in Naval Hospital San Diego.
- Satisfaction with health care at military facilities is generally highest among beneficiaries in the demonstration areas. Satisfaction rates among beneficiaries age 65 or over, in the demonstration areas, ranged from 66 percent in USAF Academy Hospital to 86 percent in Lackland AFB. In contrast, only 61 percent of their peer group, outside the demonstration areas, reported being satisfied with military care.
- In all the demonstration areas, beneficiaries reported higher and sometimes markedly higher satisfaction with civilian care compared with military care (as shown in Graph 6.2). Rates of satisfaction with civilian care among beneficiaries age 65 or over, in the demonstration areas, ranged from 75 percent in Fort Sill to 93 percent in Dover AFB.
- Ninety-two percent of older persons outside the demonstration areas reported being satisfied with their care at civilian facilities

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Chapter

Introduction to the Medicare Subvention Demonstration Report

Background

The Medicare Subvention Demonstration has been sponsored by TRICARE Management Activity (TMA) and the Health Care Financing Administration (HCFA) to test a new system of financing health care for military retirees and their dependents age 65 and over. Under the demonstration, beneficiaries may enroll in TRICARE Senior Prime, and all or part of their care will be financed by the Medicare trust fund. The demonstration is now well under way in ten military treatment facilities (MTFs) across the contiguous 48 states:

- Lackland Air Force Base (AFB) (San Antonio, Texas)
- Fort Sam Houston (San Antonio, Texas)
- Fort Sill (Lawton, Oklahoma)
- Sheppard AFB (Wichita Falls, Texas)
- USAF Academy Hospital (Colorado Springs, Colorado)
- Fort Carson (Colorado Springs, Colorado)
- Keesler AFB (Biloxi, Mississippi)
- Naval Hospital San Diego (San Diego, California)
- Fort Lewis (Tacoma, Washington)
- Dover AFB (Dover, Delaware)

Every year since 1995, the Office of the Assistant Secretary of Defense (Health Affairs) has conducted a large-scale randomized survey of Military Health System (MHS) beneficiaries called the **Health Care Survey of DoD Beneficiaries (HCSDB).** The survey was congressionally mandated under the National Defense Authorization Act for Fiscal Year 1993 (P.L. 102-484) to ensure regular monitoring of MHS beneficiary satisfaction with their health plan and health care. In 1998, a nationally representative sample of 204,685 adult MHS beneficiaries were mailed a survey questionnaire. Retirees in the demonstration sites were oversampled to ensure that survey data would be available to support an evaluation on the demonstration. The 1998 survey questionnaire may be found in the back pocket of the report binder and in Appendix A in "The 1998 Health Care Survey of DoD Beneficiaries: Technical Manual."

Survey Methodology

Mathematica Policy Research, Inc. (MPR) developed the survey's sample design and the survey analysis and reports. In September 1998, the Defense Manpower Data Center (DMDC) drew the survey sample from the Defense Enrollment Eligibility Reporting System

(DEERS) database of all persons eligible for a military health system (MHS) benefit on July 29, 1998, including: personnel activated for more than 30 days in the Army, Air Force, Navy, Marine Corps, Coast Guard, Commissioned Corps of the Public Health Service, National Oceanic and Atmospheric Administration, and National Guard or Reserve, as well as other special categories of people who qualify for health benefits. DEERS covers active duty personnel and their families as well as retirees and their family members.

The survey was fielded by Data Recognition Corporation (DRC). In November, 1998, DRC mailed the survey questionnaire to 11,613 adults age 65 or over. The mailing was done to coincide with the beginning of the Medicare Subvention Demonstration enrollment. The mailing was scheduled to coincide with the start of the Medicare Subvention Demonstration enrollment period. In January, 1999, DRC mailed the questionnaire to 193,072 beneficiaries under age 65. In February, 1999, a second wave was mailed to all sampled persons who had not responded to the survey. xx,xxx surveys were completed and returned to DRC by the due date of June 11, 1999, an overall response rate of xx.x percent. The TRICARE Senior Prime sample included xx,xxx adults. Overall, x,xxx beneficiaries age 65 or over from the subvention sites returned completed questionnaires by the due date; a response rate of xx.x percent.

MPR computed weights to ensure that the survey data represent all MHS beneficiaries. MPR also computed the statistical precision of each figure presented in the report. The survey methodology and analysis are described in detail in the Technical Manual, which can be obtained from the TRICARE management office.

Questionnaire Topics

The questionnaire incorporated questions on the following subjects:

- Use of Health Care. Concerns health care utilization during the previous 12 months, including pharmacy, inpatient, outpatient, and emergency room.
- Preventive Care. Asks beneficiaries whether they received certain preventive services.
- Understanding of Health Plan. Concerns beneficiaries' understanding of TRICARE benefits and options.
- Health Plan Enrollment Information. Concerns beneficiaries' sources of health insurance coverage.
- **Health Plan Satisfaction.** Concerns beneficiaries' satisfaction with their most-used health plan.
- Access. Concerns access to routine, preventive, urgent, and emergency care.
- Satisfaction with Health Care. Concerns beneficiaries' satisfaction with their health care in general and with particular providers.
- Health Status. All questions contained in the SF-12.
- Demographic. Asks beneficiaries questions about their income, education, age, race, and sex.

What is the Role of the HCSDB in Evaluating TRICARE Senior Prime?

Two evaluations of the Medicare Subvention demonstration are being conducted. The TMA and HCFA evaluation, is being conducted by the RAND Corporation and relies on the 1998 HCSDB for selected baseline measures of satisfaction, access, and health status. The U.S. General

Accounting Office (GAO) is conducting a second, fully independent evaluation and will not employ HCSDB survey data.

Topics Covered in this Report

The HCSDB was designed to measure several aspects of MHS beneficiaries' satisfaction with and use of health care services. Five survey topics will be covered in this report:

- Demographic Characteristics. These bar graphs show the sex, income, and education of MHS beneficiaries.
- Health Status. These bar graphs compare the mental and physical health status of MHS beneficiaries with the overall U.S. adult population.
- Health Care Utilization. These bar graphs show the use of inpatient and outpatient services the proportion of beneficiaries with a personal doctor, and the proportion of beneficiaries who fill many civilian prescriptions at MTF pharmacies.
- Health Plan Enrollment. These bar graphs show the health plan enrollment of MHS beneficiaries and their level of out-of-pocket expenditures.
- Knowledge of and Satisfaction with Health Plan. These bar graphs show the proportion of beneficiaries who say they do not understand TRICARE and the proportions satisfied with care at MTFs and civilian treatment facilities (CTFs).

How to Interpret the Survey Findings

This report provides baseline data for evaluating the subvention demonstration and background data to assist local commanders in planning for TRICARE Senior Prime enrollment. Survey results are presented in bar graphs that compare the findings for the population, age 65 or over, with the findings for the population under age 65. Survey findings for MHS beneficiaries, age 65 or over, who also reside in the continental U.S. and Hawaii (CONUS) but not in the demonstration areas are also presented.

It is important to recognize that the results of any survey are not strictly precise. The statistics presented in this report are *estimates* of the true answers to the research questions, both because the survey is based on a sample, rather than on a census of the MHS population and because some of the people surveyed chose not to respond. The survey design does, however, allow us to evaluate how precise the estimates are. The margin of error (half-length of the 95 percent confidence interval) for estimates based on all beneficiaries age 65 or over is less than 3 percentage points. See the Technical Manual for a more detailed discussion of these issues, such as standard errors, weighting of the completed questionnaire, and adjusting the data to account for non-respondents.

The HCSDB in Context with Other Data Sources

Although the DoD conducts a number of consumer surveys related to the health and health care of MHS beneficiaries, only the HCSDB provides comprehensive information that is specifically designed: (1) to represent all CONUS and outside of the Continental U.S. (OCONUS) MHS beneficiaries and (2) to reflect MHS beneficiaries' health care experiences at both military and civilian treatment facilities over a full 12-month period. No other DoD survey collects information on the opinions and experiences of the overall MHS population, including active duty personnel and their families, retirees and their dependents, Prime enrollees, Medicare beneficiaries, and MHS beneficiaries who chiefly rely on civilian providers and facilities despite having TRICARE benefits.

Other relevant DoD surveys include:

- TRICARE Operational Performance Statement (TOPS). The TRICARE Operational Performance Statement (TOPS) provides performance indicators of the military health system at quarterly intervals. Many of the indices are based on the HCSDB, with the remaining indices being based on the Defense Manpower Data Summary Report, individual service dental databases, and admissions data.
- Health Enrollment Assessment Review (HEAR). Collects health status information from MHS beneficiaries who enrolled in TRICARE in the previous year. HEAR data are intended to augment patients' medical records and are typically not available for system wide reports and analyses.
- MTF Customer Satisfaction Survey. This ongoing survey targets MHS beneficiaries
 after a visit to a MTF or other military clinic and asks respondents about their satisfaction
 with that specific health visit.
- Survey of Health-Related Behaviors. Surveys active duty personnel (only) in order to
 collect information on high-risk, health-related behaviors that may put active duty persons
 and their family members at risk of serious illness or injury.

Reports in the 1998 HCSDB Survey Series

This report presents "Key Findings" for sites participating in the Medicare Subvention Demonstration. It is one of a set of four reports produced by TMA from the 1998 HCSDB:

- Medicare Subvention Demonstration Report: TRICARE Senior Prime is a managed care plan for Medicare beneficiaries in the MHS, based on TRICARE Prime. Elderly beneficiaries at 10 MTFs in six (6) sites are eligible to participate in a demonstration of the plan. The results of the demonstration will be used to evaluate the cost-effectiveness of MHS-wide implementation of TRICARE Senior Prime. This year's Medicare Subvention Demonstration Report presents baseline findings for MTFs participating in the demonstration. Charts describe beneficiaries' demographic characteristics, health status, health care utilization, health plan enrollment, knowledge of TRICARE, and satisfaction with military and civilian health care. Findings are presented for beneficiaries age 65 or over and under age 65 at each demonstration MTF and for beneficiaries age 65 or over in areas that are not participating in the demonstration
- Key Findings for Regions: Selected 1998 HCSDB findings are summarized in 15 region-specific reports. There is a unique report for each region in the continental U.S. and Hawaii (CONUS) and overseas including Europe, Latin America and Asia (OCONUS) except for a merged report for Regions 7 and 8. The regional reports are identical in content and design. Each regional report contains 24 bar graphs that show the answers of MHS beneficiaries to different survey topics—focusing on key population groups, including: active and non-active duty MHS beneficiaries enrolled in Prime and MHS beneficiaries not participating in a Prime heath plan. Survey findings are also presented by age group (under age 65 or age 65 and over), type (military vs. civilian) of primary care manager and facility. Comparisons to overall CONUS MHS findings and between regions are also provided in some charts. Each region's report is made available to its Lead Agent.
- Summaries on Catchment Areas for Regions: There is a catchment area report for each region in the MHS except for a merged report for Regions 7 and 8. The catchment reports were developed to meet the needs of MTF commanders for information specific to each of their catchment areas. Similar to the Regional Reports, the catchment reports principally focus on active and non-active duty MHS beneficiaries enrolled in Prime and MHS beneficiaries not participating in a Prime heath plan. The catchment-specific findings are also presented by age group (under age 65 or age 65 and over), type

(military vs. civilian) of primary care manager and facility. Each region's report is made available to its Lead Agent.

National Executive Summary Report: The National Executive Summary Report mirrors the Regional Reports but instead reports the survey findings for all MHS beneficiaries residing within the continental U.S. (CONUS) and Hawaii. This report may be obtained from the TRICARE Management Office (email thomas.williams@tma.osd.mil).

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Demographic Characteristics

This chapter focuses on four demographic characteristics that are known to influence health status and the use of health care services: age, gender, education level, and income. The graphs are designed to highlight differences between the 65 and over population residing in the TRICARE Senior Prime demonstration areas and two other groups of MHS beneficiaries; beneficiaries under age 65 who also reside in the demonstration area and beneficiaries, age 65 and over, who live in a CONUS region that is not participating in the subvention demonstration.

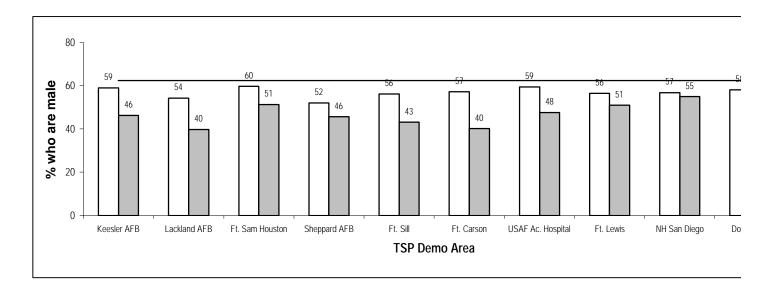
Findings

There are a number of noteworthy findings in the demographic makeup of the TRICARE Senior Prime subvention areas:

- Unlike the overall U.S. population age 65 and over, males make up the majority in the MHS elderly population. For example, while males comprise 52 percent (Sheppard AFB) to 60 percent (Fort Sam Houston) of MHS beneficiaries age 65 and over, only 43 percent of elderly persons nationwide are male.
- Older MHS beneficiaries are less likely to have some post-secondary (i.e., college) education than their younger counterparts. Nevertheless, at least some college education is common in the age 65 and over MHS population; ranging from 49 percent at Fort Sill to 74 percent at the USAF Academy Hospital.
- The "presence" of retirees varies markedly among the TRICARE Senior Prime subvention areas. For example, in one subvention area, Sheppard AFB, only 18 percent of MHS beneficiaries are age 65 and over. In four subvention areas, Fort Carson, Dover AFB, Fort Lewis, and Naval Hospital San Diego, older persons make up 31 percent to 37 percent of the MHS population. In two subvention areas, Lackland AFB and Fort Sam Houston, the proportion is 42 percent and 47 percent respectively.
- MHS beneficiaries, age 65 and over, appear to be substantially more secure than their peers in the overall U.S. population. Nationwide, 51 percent of households with someone age 65 and over had annual incomes under \$20,000. The corresponding proportion, among MHS beneficiaries in the TRICARE Senior Prime subvention areas, ranges from 7 percent at the USAF Academy Hospital to 16 percent at Dover AFB.

2.1 Percent Male, by Age and Subvention Area

Q.26: Are you male or female?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

8,463

Vertical axis:

The percent who are male

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows

- How the gender distribution varies for the age 65 or over population compared in TRICARE Senior Prime demonstration areas
- How the gender distribution in the age 65 or over population in TRICARE Sen compares to that of the balance of domestic MHS (BDMHS)

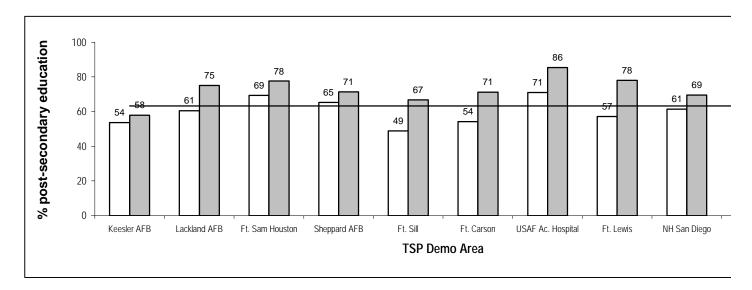
Findings:

The proportion of men among MHS beneficiaries age 65 and over ranges from 52 percent at Fort Sam Houston. In contrast, the overall Medicare population, natior 1996.

At all MTFs the population 65 and over contains a higher proportion of men than the popul discrepancy is largest at Fort Carson and smallest at NH San Diego.

2.2 Percent with Some Post-Secondary Education, by Age and Subvention Area

Q.116: What is the highest grade or level of school that you have completed?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

Vertical axis:

The percent with some post-secondary education

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

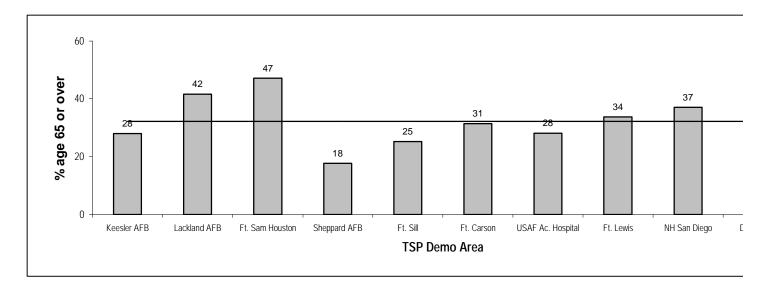
- How the post-secondary education varies for the age 65 or over population under age 65 in TRICARE Senior Prime demonstration areas
- How the proportion of beneficiaries with post- secondary education in the TRICARE Senior Prime demonstration areas compares to that of the balance of

Findings:

The proportion of beneficiaries age 65 and over with some college ranges from 49 AFB to 71 percent at the USAF Academy Hospital.

Throughout the TRICARE Senior Prime subvention areas, beneficiaries, age 65 or younger counterparts to have some college education. Among beneficiaries ur proportion ranges from 58 percent at Keesler AFB to 86 percent at USAF Academy I

2.3 Percent Age 65+, by Subvention Area



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

38,172

Vertical axis:

The percent age (DEERS) 65 or over

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the proportion of beneficiaries age 65 and over varies among TRICARI areas
- How the proportion of beneficiaries age 65 or over in TRICARE Senior Prime of to that of the balance of domestic MHS

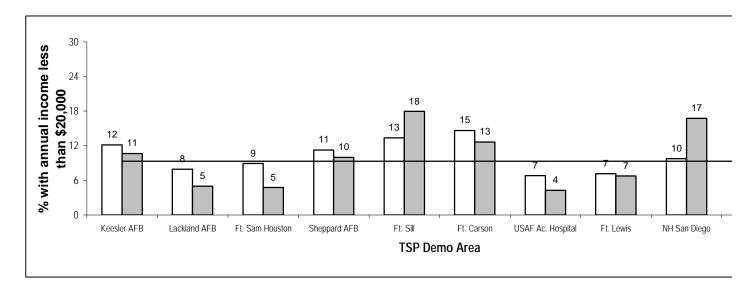
Findings:

The proportion of all beneficiaries age 65 and over ranges from 18 percent at Shep Sam Houston. In contrast, people, age 65 or over, make up only 12 percent of the o

Over 40 percent of beneficiaries at the San Antonio MTFs (Fort Sam Houston and over.

2.4 Percent with Annual Income Less Than \$20,000, by Age and Subvention Area

Q.113: What was your family's total income in 1997 before taxes?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

7,983

Vertical axis:

The percent with annual income less than \$20,000

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the annual income less than \$20,000 varies for the age 65 or over population under age 65 in TRICARE Senior Prime demonstration areas
- How the proportion of beneficiaries with annual income less than \$20,000 in the
 TRICARE Senior Prime demonstration areas compares to that of the balance of

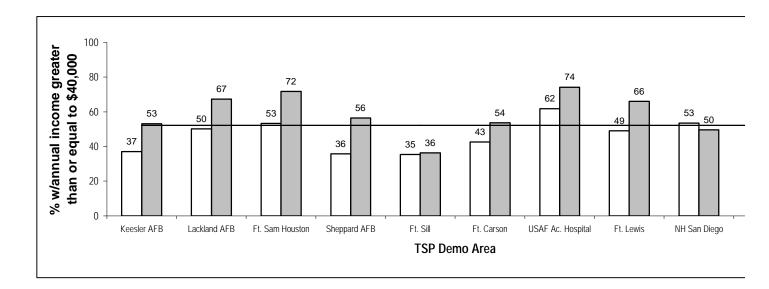
Findings:

The proportion of beneficiaries age 65 or over with annual incomes below \$20,000 r Academy Hospital to 16 percent at Dover AFB. These numbers are far lower than overall. In 1995, 51 percent of U.S. households containing a member age 65 or o' \$20,000.

In most subvention areas, beneficiaries age 65 or over are more likely to have low in population. Exceptions are Fort Sill and NH San Diego.

2.5 Percent with Annual Income Greater Than \$40,000, by Age and Subvention A

Q.113: What was your family's total income in 1997 before taxes?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

7,983

Vertical axis:

The percent with annual income greater than or equal to \$40,000

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the proportion of beneficiaries with annual income greater than \$40,000 populations compared to the population under age 65 in TRICARE Senior Prime
- How the proportion of beneficiaries with annual income greater than \$40,000 TRICARE Senior Prime demonstration areas compares to that of the balance of a

Findings:

The proportion of beneficiaries, age 65 or over, with annual incomes over \$40,000 | Sill to 62 percent at USAF Academy Hospital. Only 21 percent of U.S. households, cover, have incomes over \$40,000.

The subvention areas with the smallest proportion of elderly, high-income beneficiand Keesler AFB.

Among beneficiaries under age 65, the proportion with a high income ranges fron percent at USAF Academy Hospital.

Only at NH San Diego is the proportion of high-income beneficiaries in the under 65 po and over population.

Chapter 3

Health Status

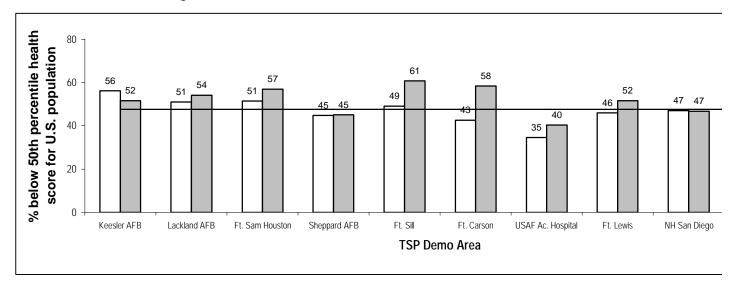
This chapter focuses on findings from the SF-12, a widely-used instrument for measuring overall physical and mental health status, that was incorporated into the HCSDB. Graphs 3.1 and 3.2 are designed to highlight differences between the 65 and over population residing in the TRICARE Senior Prime demonstration areas and two other groups of MHS beneficiaries; beneficiaries under age 65 who also reside in the demonstration area and beneficiaries, age 65 and over, who live in a CONUS region that is not participating in the subvention demonstration.

Findings

- In five areas, the MHS beneficiaries, age 65 and over, are generally as healthy as their peers in the U.S. overall: Lackland AFB, Fort Sam Houston, Fort Sill, Fort Lewis, and Naval Hospital San Diego.
- USAF Academy Hospital subvention area beneficiaries are the only group reporting substantially better health than their U.S. counterparts.
- Elderly MHS beneficiaries in the TRICARE Senior Prime subvention areas are more likely than their U.S. peers to be in relatively good mental health.
- In two areas, Fort Sam Houston and Dover Air Force Base, there are marked differences in the mental health of the age 65 and over population and the under age 65 group.

3.1 Age-Adjusted Scores of Physical Health, by Age and Subvention Area

Questions 105 through 112.



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

7,997

Vertical axis:

The percent of the sample with a composite physical health score below the national benchmark

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How physical health status varies for the age 65 or over population compared in TRICARE Senior Prime demonstration areas
- How physical health status in the age 65 or over population in TRICARE Sen compares to that of the balance of domestic MHS

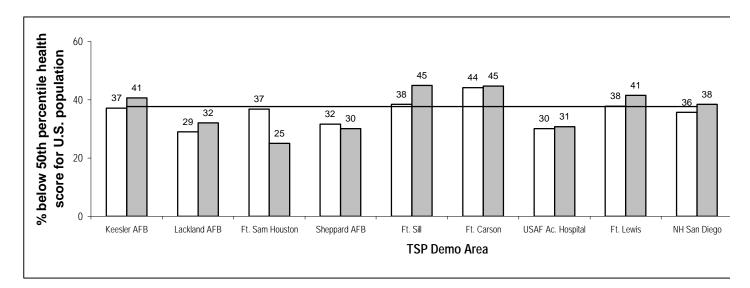
Findings:

In five areas, the MHS beneficiaries, age 65 and over, are generally as healthy as their pe AFB, Fort Sam Houston, Fort Sill, Fort Lewis, and Naval Hospital San Diego.

USAF Academy Hospital subvention area beneficiaries are the only group reporting their U.S. counterparts.

3.2 Age-Adjusted Scores of Mental Health, by Age and Subvention Area

Questions 105 through 112



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

7,997

Vertical axis:

The percent of the sample with a composite mental health score below the national benchmark

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How mental health status varies for the age 65 or over population compared 65 in TRICARE Senior Prime demonstration areas
- How mental health status in the age 65 or over population in TRICARE Senic compares to that of the balance of domestic MHS

Findings:

In two areas, Fort Sam Houston and Dover Air Force Base, there are marked differer age 65 and over population and the under age 65 group.

Elderly MHS beneficiaries in the TRICARE Senior Prime subvention areas are more be in relatively good mental health.

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Health Care Utilization

This chapter focuses on four aspects of health care utilization in the MHS: inpatient care, outpatient care, having a "personal doctor", and excessive use of military pharmacies to fill civilian provider prescriptions. The graphs are designed to highlight differences between the 65 and over population residing in the TRICARE Senior Prime demonstration areas and two other groups of MHS beneficiaries; beneficiaries under age 65 who also reside in the demonstration area and beneficiaries, age 65 and over, who live in a CONUS region that is not participating in the subvention demonstration.

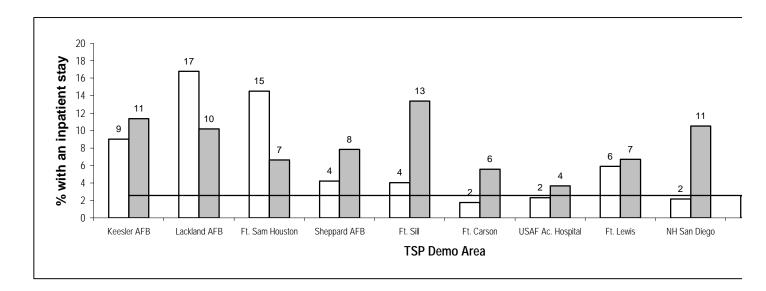
- Inpatient Care—Inpatient care is the most costly and intensive form of health care utilization. Graph 4.1 shows the proportion of beneficiaries with at least one overnight stay at an MTF. Graph 4.2 focuses on MTF inpatient stays of at least four nights.
- Outpatient Care—Most contacts with health care providers take the form of outpatient visits. Graph 4.3 shows the proportion of beneficiaries with at least one visit to an MTF. Graph 4.4 examines overall outpatient utilization, i.e., visits to either military or civilian facilities. Graph 4.5 focuses on beneficiaries who reported at least four outpatient MTF visits.
- Personal Physician—Having a personal doctor is an important indicator of access to care. Graph 4.6 reports the proportion of beneficiaries with a personal doctor or nurse (including a primary care manager).
- Using Military Pharmacies to fill Civilian Prescriptions—Earlier DoD surveys have found
 that many MHS beneficiaries use military pharmacies to obtain prescription drugs ordered by a
 civilian provider. This analysis focuses on high utilizers, patients who had a military pharmacy
 fill at least 12 civilian provider prescriptions. See graph 4.7.

Findings

- In most TRICARE Senior Prime subvention areas, compared with MHS beneficiaries under age 65, beneficiaries age 65 or over, are less likely to have an inpatient MTF stay. The only exceptions are Lackland AFB and Fort Sam Houston.
- This general pattern also occurred with respect to outpatient visits. In all the TRICARE Senior Prime subvention areas, beneficiaries age 65 and over were less likely, than their younger counterparts, to visit a MTF.
- In all the TRICARE Senior Prime subvention areas, beneficiaries, age 65 or over, are much more likely than younger beneficiaries to frequently use a military facility to fill civilian provider prescriptions.

4.1 Use of Inpatient Care at Military Facilities, by Age and Subvention Area

Q.2: Did you stay overnight in a military health care facility as a patient?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

8,214

Vertical axis:

The percent of sample who stayed 1 or more nights at a MTF

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How inpatient utilization at military facilities varies for the age 65 or over population under age 65 in TRICARE Senior Prime demonstration areas
- How inpatient utilization at military facilities in the age 65 or over populatio demonstration areas compares to that of the balance of domestic MHS

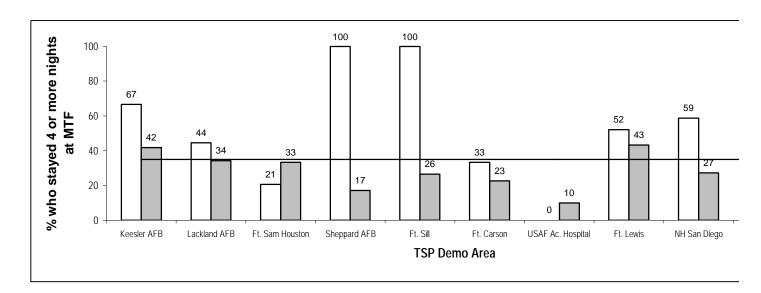
Findings:

The proportion of TRICARE Senior Prime eligibles with at least one overnight inpatic 2 percent at Fort Carson to 17 percent at Lackland AFB.

In all but 3 TRICARE Senior Prime subvention areas, beneficiaries under age 65 we over populations, to have at least one hospital stay at a MTF (Lackland AFB, Fort Sa

4.2 Percent of Beneficiaries Staying 4 or More Nights at a MTF in a Year, by Age

Q.3: How many nights did you stay overnight in a military health care facility as a patient?



Population:

Adult beneficiaries with an inpatient stay at a MTF in TRICARE Senior Prime demo sites and age 65 or over with a stay in the balance of domestic MHS

Sample size:

478

Vertical axis:

The percent of sample who stayed 4 or over nights at a MTF

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the proportion of beneficiaries staying 4 or more nights at military facilities varies f compared to the population under age 65 in TRICARE Senior Prime demonstration are
- How the proportion of beneficiaries staying 4 or more nights at military facilities in the TRICARE Senior Prime demonstration areas compares to that of the balance of domes

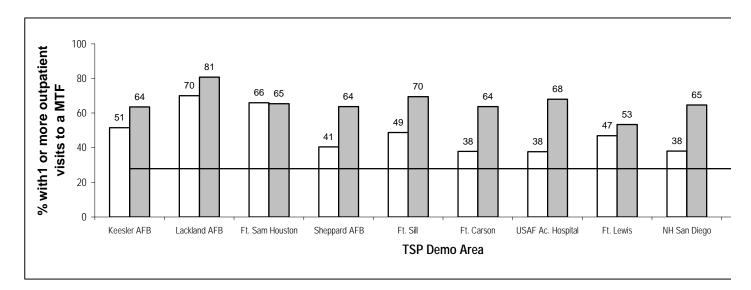
Findings:

The proportion of MTF inpatient stays for beneficiaries age 65 or over lasting more percent at USAF Academy Hospital to 100 percent at Sheppard AFB and Fort Sill.

Among beneficiaries under age 65, the proportion of long MTF stays ranges from percent at Fort Lewis.

4.3 Outpatient Utilization at Military Facilities, by Age and Subvention Area

Q.6: Did you make any outpatient visits to a military health professional or health care facility?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

8,258

Vertical axis:

The percent of sample who stayed 1 or more nights at a MTF

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How outpatient utilization at military facilities varies for the age 65 or over population α age 65 in TRICARE Senior Prime demonstration areas
- How outpatient utilization at military facilities in the age 65 or over population in TRICA areas compares to that of the balance of domestic MHS

Findings:

The proportion of beneficiaries, age 65 or over, with at least one outpatient MTF ν USAF Academy Hospital to 70 percent at Lackland AFB.

The market with the highest outpatient MTF utilization by beneficiaries age 65 or ove Fort Sam Houston, 70 percent at Lackland AFB). The markets with the lowest utiliz percent at USAF Academy Hospital and Fort Carson) and San Diego (38 percent at

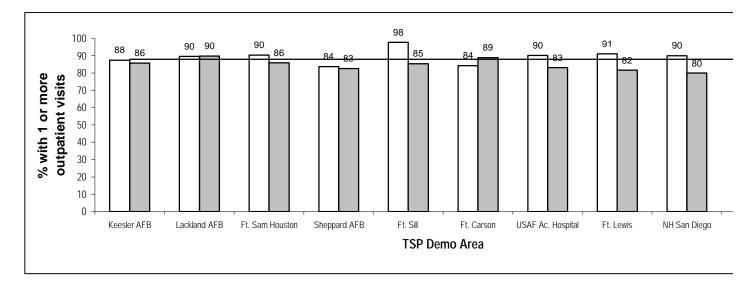
The proportion of beneficiaries under age 65 with one outpatient MTF visit ranged fr 81 percent at Lackland AFB.

At all sites but Fort Sam Houston, beneficiaries, under age 65, were more likely to ν age 65 or over.

4.4 Outpatient Utilization at Military and Civilian Facilities, by Age and Subventic

Q.6: Did you make any outpatient visits to a military health professional or health care facility?

Q.8: Did you make any outpatient visits to a civilian health professional or health care facility?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

8,295

Vertical axis:

The percent of sample who made 1 or more visits to any facility

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How outpatient utilization at any facility varies for the age 65 or over population comp.
 65 in TRICARE Senior Prime demonstration areas
- How outpatient utilization at any facility in the age 64 or over population in TRICAl areas compares to that of the balance of domestic MHS

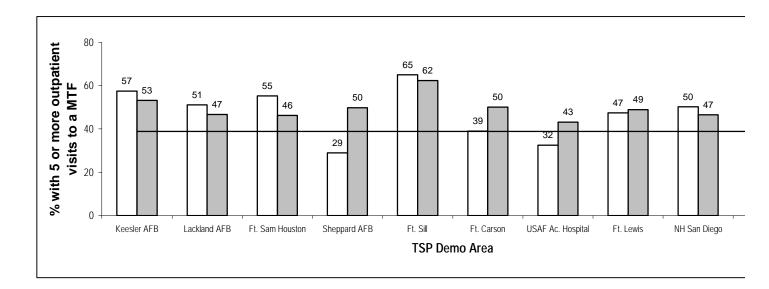
Findings:

The proportion of beneficiaries, age 65 or over, with at least one outpatient vis Sheppard AFB to 98 percent at Fort Sill.

The proportion of beneficiaries, under age 65, with at least one outpatient visit ran AFB to 90 percent at Lackland AFB.

4.5 Outpatient Utilization at Military Facilities, by Age and Subvention Area

Q.7: How many outpatient visits did you make to a military health professional or health care facility?



Population:

Adult beneficiaries with an inpatient visit to a MTF in TRICARE Senior Prime demo sites and age 65 or over with a visit in the balance of domestic MHS

Sample size:

4,332

Vertical axis:

The percent of sample who made 5 or more visits at a MTF

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the proportion of beneficiaries with 5 or more outpatient visits at military facilities population compared to the population under age 65 in TRICARE Senior Prime demonstrated.
- How the proportion of beneficiaries with 5 or more outpatient visits at military facilities in TRICARE Senior Prime demonstration areas compares to that of the balance of do

Findings:

Generally comparable proportions of beneficiaries, age 65 and over and beneficiarie MTF visits.

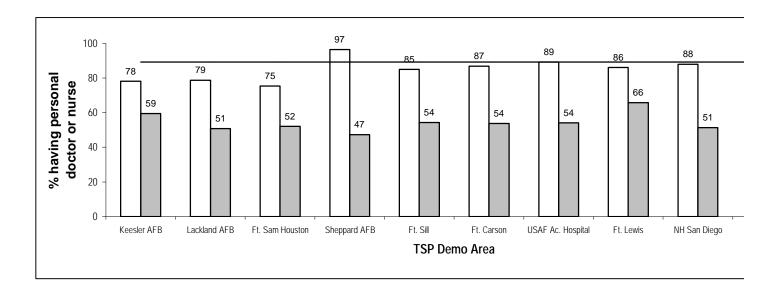
Proportions among TRICARE Senior Prime eligibles ranged from 29 percent at SI Fort Sill.

Proportions among beneficiaries under age 65 ranged from 35 percent at Dover AFE

In three areas, beneficiaries under age 65 were much more likely to have 5 or mo Fort Carson, and USAF Academy Hospital).

4.6 Percent Who Have a Personal Doctor or Nurse, by Age and Subvention Area

Q.51: Do you have one person you think of as your personal doctor or nurs@



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

8,313

Vertical axis:

The percent who have a personal doctor or nurse

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the proportion of beneficiaries who have a personal doctor or nurse distributio population compared to the population under age 65 in TRICARE Senior Prime demon
- How the proportion of beneficiaries who have a personal doctor or nurse distribution in TRICARE Senior Prime demonstration areas compares to that of the balance of domes

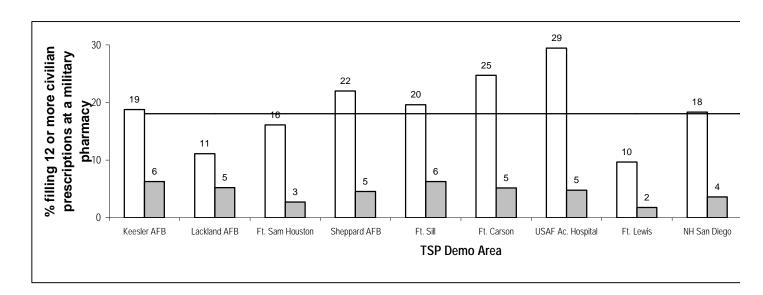
Findings:

The majority of beneficiaries, age 65 or over, have a personal doctor. Proportions r Sam Houston to 97 percent at Sheppard AFB.

Beneficiaries, under age 65, are less likely to have a personal doctor range counterparts. Proportions ranged from 47 percent at Sheppard AFB to 66 percent a

4.7 Use of Military Pharmacies to Fill Civilian Prescriptions, by Age and Subvent

Q.14: How many prescriptions did you have that were written by a civilian provider but were filled with a military p.



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

8,222

Vertical axis:

The percent of sample using a military pharmacy to fill any prescriptions written by a civilian provider during the 12 months preceding their survey response

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the use of military pharmacies to fill prescriptions written by a civilian provider population compared to the population under age 65 in TRICARE Senior Prime demon
- How the use of military pharmacies to fill prescriptions written by a civilian provider in t TRICARE Senior Prime demonstration areas compares to that of the balance of domes

Findings:

The proportion of beneficiaries, age 65 or over, who used military pharmacies prescriptions ranged from 10 percent at Fort Lewis to 29 percent at USAF Academy highest use of military pharmacies to fill civilian prescriptions, was Colorado Springs Hospital, 25 percent at Fort Carson).

Among beneficiaries under age 65, the proportion of beneficiaries who filled more t MTFs ranged from only 2 percent at Fort Lewis to 6 percent at Keesler AFB.



Health Plan Enrollment

This chapter focuses on two aspects of health plan coverage. Graphs 5.1 and 5.2 show the proportions of MHS beneficiaries who are also enrolled in a civilian health plan, Medicare Part B, or a Medicare supplemental plan. Graphs 5.3 and 5.4 show average out-of-pocket expenditures and the proportion of beneficiaries with out-of-pocket costs greater than \$200, respectively.

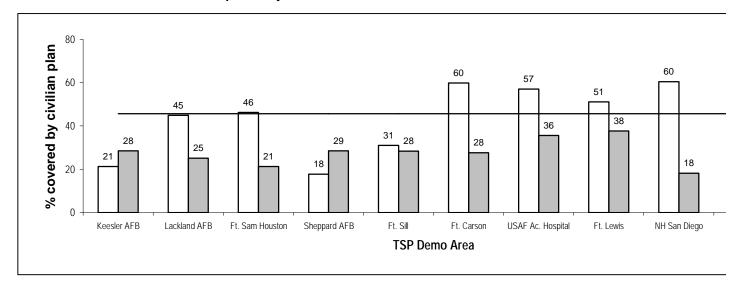
All the graphs present the survey findings for the 65 and over population residing in the TRICARE Senior Prime demonstration areas and two other groups of MHS beneficiaries; beneficiaries under age 65 who also reside in the demonstration area and beneficiaries, age 65 and over, who live in a CONUS region that is not participating in the subvention demonstration.

Findings

- Elderly beneficiaries in six demonstration areas are substantially more likely than their younger counterparts to have civilian health plan coverage (Lackland AFB, Fort Sam Houston, Fort Carson, USAF Academy Hospital, Fort Lewis, and Naval Hospital San Diego). Civilian coverage rates, among beneficiaries age 65 or over, ranged from 18 percent, in the Sheppard AFB area, to 60 percent in Fort Carson and Naval Hospital San Diego.
- In all the TRICARE Senior Prime subvention areas, the majority of elderly beneficiaries, report being enrolled in Medicare Part B and having a private Medicare supplemental plan.
- On average, adult MHS beneficiaries of all ages report minimal out-of-pocket expense; average expense ranged from \$66 for beneficiaries under age 65 to \$169 for elderly beneficiaries (both in the Fort Sill area). However, in five TRICARE Senior Prime subvention areas, there were marked differences in average out-of-pocket costs between the two age groups (Sheppard AFB, Fort Sill, Fort Carson, USAF Academy Hospital, and Dover AFB).
- In most TRICARE Senior Prime subvention areas, beneficiaries age 65 and over, were considerably more likely than younger persons in the same area, to report out-of-pockets greater than \$200.

5.1 Percent Covered by Civilian Plans, by Age and Subvention Area

Q.47: Besides any TRICARE or supplemental plans discussed above, what other insurance or managed care plane Q.50: Which health care plan did you use most in the last 12 months?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

8.463

Vertical axis:

The percent of sample covered by a civilian health plan

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the proportion of beneficiaries covered by civilian fee-for-service insurance population compared to the population under age 65 in TRICARE Senior Prime
- How the proportion of beneficiaries insurance covered by civilian fee for se population in TRICARE Senior Prime demonstration areas compares to that of the

Findings:

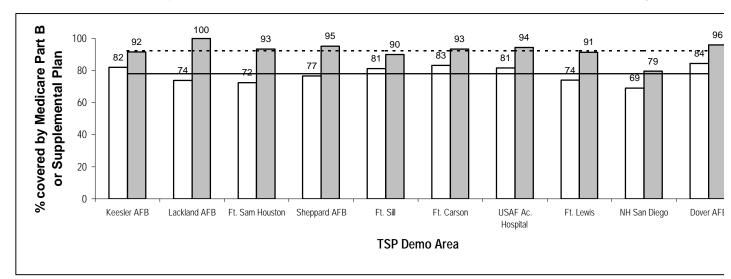
Civilian health plan coverage is especially common among elderly beneficiaries (Lackland AFB, Fort Sam Houston, Fort Carson, USAF Academy Hospital, Fort L Diego). In these areas, civilian coverage rates among beneficiaries age 65 or ov Lackland AFB to 60 percent in Fort Carson and Naval Hospital San Diego.

In all but two demonstration areas (Keesler AFB and Sheppard AFB), beneficiarie than older beneficiaries to have a civilian health plan.

5.2 Percent Covered by Medicare Part B and Supplemental Plans, by Subventio

Q.45: What supplemental insurance are you currently covered by?

Q.47: Besides any TRICARE or supplemental plans discussed above, what other insurance or managed care plan



Population:

CONUS beneficiaries age 65 or over

Sample size:

8,463

Vertical axis:

The percent of sample covered by Medicare Part B and by Supplemental Plans

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

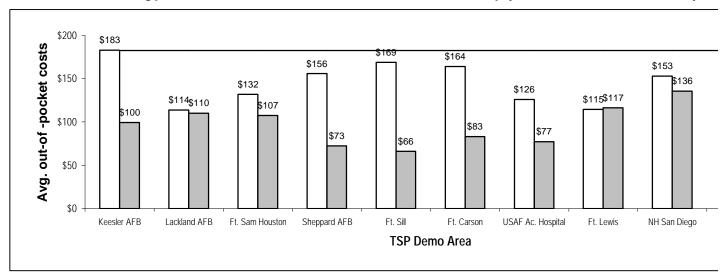
- How the proportion of beneficiaries covered by Medicare Part B in the 65 or over Prime demonstration areas compared to that of the balance of domestic MHS
- How the proportion of beneficiaries covered by Medigap or other supplements population in TRICARE Senior Prime demonstration areas compares to that of th

Findings:

In all the TRICARE Senior Prime subvention areas, the majority of elderly benefic Medicare Part B and having a private Medicare supplemental plan.

5.3 Average Out-of-Pocket Costs, by Age and Subvention Area

Q.49: How much "out-of-pocket" money did you and your family members who were eligible for your military medi including premiums, enrollment fees, deductibles, co-insurance, and co-payments, that was not reimbursed y ins



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

7,340

Vertical axis:

Average out-of-pocket costs

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the out-of-pocket costs distribution varies for the age 65 or over population under age 65 at subvention MTFs
- How the out-of-pocket costs distribution in the age 65 or over population in the that of the balance of domestic MHS

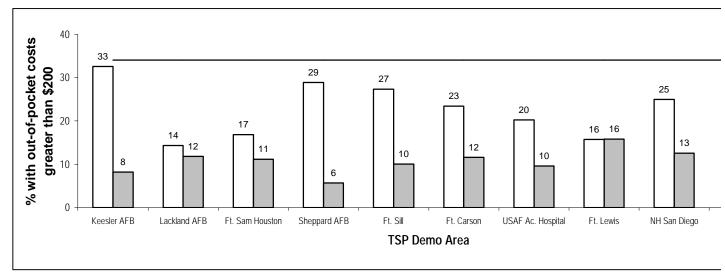
Findings:

Average out-of-pocket expense among adult MHS beneficiaries of all ages is minin from \$66 for beneficiaries under age 65 to \$169 for elderly beneficiaries (both in the F

In six TRICARE Senior Prime demonstration areas, there were marked differences between the two age groups (Keesler AFB, Sheppard AFB, Fort Sill, Fort Carson, Dover AFB). The average out-of-pocket spending among beneficiaries age 65 spending by the under age 65 group from \$49 to \$103.

5.4 Percent with Out-of-Pocket Costs Greater Than \$200, by Age and Subvention

Q.47: How much "out-of-pocket" money did you and your family members who were eligible for your military medi including premiums, enrollment fees, deductibles, co-insurance, and co-payments, that was not reimbursed y ins



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

7,340

Vertical axis:

The percent of sample with out-of-pocket costs greater than or equal to \$200

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How the proportion of beneficiaries with annual out-of-pocket costs greater that over population compared to the population under age 65 in TRICARE Senior P
- How the proportion of beneficiaries with out-of-pocket cost greater than \$200 ir in TRICARE Senior Prime demonstration areas compares to that of the balance

Findings:

In all but three TRICARE Senior Prime demonstration areas (Lackland AFB, Fort S beneficiaries age 65 and over, were considerably more likely than younger persons out-of-pockets greater than \$200.

One out of three CONUS beneficiaries, not residing in a TRICARE Senior Prime der of-pocket costs greater than \$200. It also appears that out-of-pocket costs for demonstration areas, are higher than out-of-pocket costs reported by beneficiaries in

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Knowledge of and Satisfaction with Health Care

This chapter examines whether MHS beneficiaries feel they understand TRICARE overall and if they were satisfied with the care they received at military and civilian facilities in the past 12 months. The graphs present survey findings for the 65 and over population residing in the TRICARE Senior Prime demonstration areas and two other groups of MHS beneficiaries; beneficiaries under age 65 who also reside in the demonstration area and beneficiaries, age 65 and over, who live in a CONUS region that is not participating in the subvention demonstration.

Graph 6.1 shows the proportion of beneficiaries who reported "little or no understanding" of TRICARE.

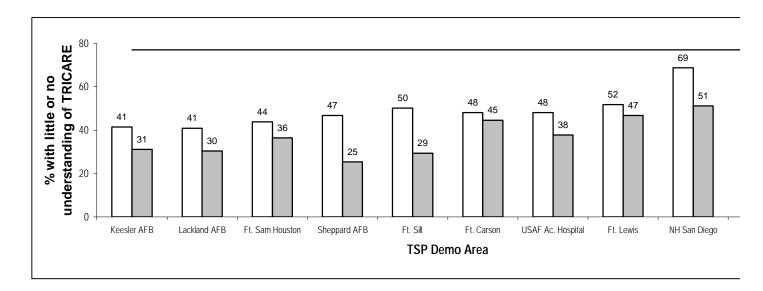
Graphs 6.2 and 6.3 show the proportion of beneficiaries who said that they "agree" or "agree strongly" that they are satisfied with the health care they received at military or civilian facilities.

Findings

- Elderly MHS beneficiaries, residing outside the TRICARE Senior Prime demonstration areas, were the group most likely to report not understanding the TRICARE system -- although confusion about TRICARE is common among all the studied groups. More than three-quarters of older beneficiaries outside the demonstration said they had "little or no understanding" of TRICARE. Among their peers in the demonstration areas, this proportion ranged from 41 percent in Keesler AFB and Lackland AFB to 69 percent in Naval Hospital San Diego.
- Satisfaction with health care at military facilities is generally highest among beneficiaries in the TRICARE Senior Prime demonstration areas. Satisfaction rates among beneficiaries age 65 or over, in the demonstration areas, ranged from 66 percent in USAF Academy Hospital to 86 percent in Lackland AFB. In contrast, only 61 percent of their peer group, outside the demonstration areas, reported being satisfied with military care.
- In all the TRICARE Senior Prime demonstration areas, beneficiaries reported higher and sometimes markedly higher satisfaction with civilian care compared with military care. Rates of satisfaction with civilian care among beneficiaries age 65 or over, in the demonstration areas, ranged from 75 percent in Fort Sill to 93 percent in Dover AFB. Ninety-two percent of older persons outside the demonstration areas reported being satisfied with their care at civilian facilities.

6.1 Overall Understanding of TRICARE, by Age and Subvention Area

Q.32: How well do you feel you understand TRICARE overall?



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

7,856

Vertical axis:

The percent of the sample reporting little or no understanding of TRICARE

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How knowledge about TRICARE varies for the age 65 or over population corr age 65 in TRICARE Senior Prime demonstration areas
- How knowledge about TRICARE in the age 65 or over population in TRICAR areas compares to that of the balance of domestic MHS

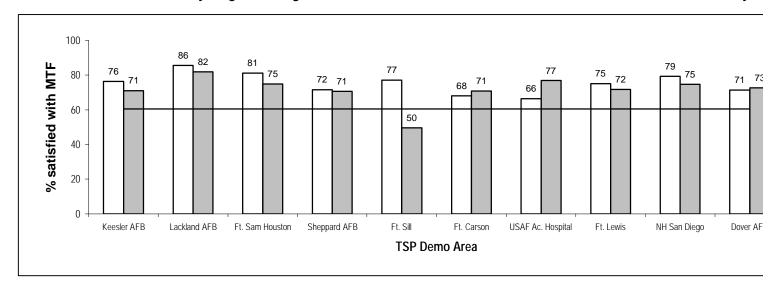
Findings:

Elderly MHS beneficiaries, residing outside the TRICARE Senior Prime subvention d most likely group to report not understanding the TRICARE system -- although confucommon among all the studied groups.

More than three-quarters of older beneficiaries outside the demonstration areas saic understanding" of TRICARE. Among their peers in the demonstration areas, this propercent in Keesler AFB and Lackland AFB to 69 percent in Naval Hospital San Diego

6.2 Satisfaction with Military Care, by Age and Subvention Area

Q.99a: How much do you agree or disagree with the statement: "I am satisfied with the health care that I received at military fa



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

4,432

Vertical axis:

The percent of the sample who "strongly agree" or "agree" they are satisfied with the care they received at a MTF

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

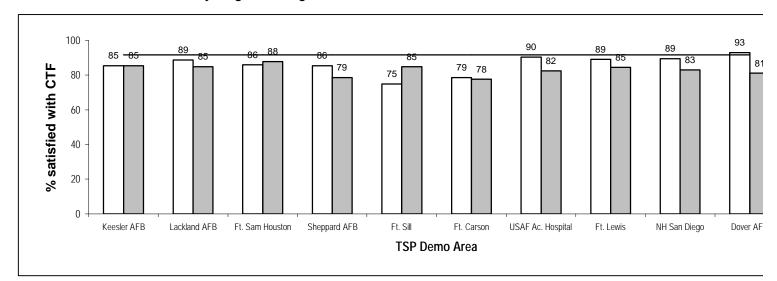
- How satisfaction with care at MTFs varies for the age 65 or over population compared age 65 in TRICARE Senior Prime demonstration areas
- How the satisfaction rates in the age 65 or over population in TRICARE Senior Prin compares to that of the balance of domestic MHS

Findings:

Satisfaction with health care at military facilities is generally highest among beneficiaries i Prime demonstration areas. Satisfaction rates among beneficiaries age 65 or over, in the ranged from 66 percent in USAF Academy Hospital to 86 percent in Lackland AFB. In contheir peer group, outside the demonstration areas, reported being satisfied with military care

6.3 Satisfaction with Civilian Care, by Age and Subvention Area

Q.103a: How much do you agree or disagree with the statement: "I am satisfied with the health care that I received at civilian fa



Population:

Adult beneficiaries in TRICARE Senior Prime demo sites and age 65 or over in the balance of domestic MHS

Sample size:

5,493

Vertical axis:

The percent of the sample who "strongly agree" or "agree" they are satisfied with the care they received at a CTF

Horizontal axis:

TRICARE Senior Prime demo area

What the exhibit shows:

- How satisfaction with care at CTFs varies for the age 65 or over population compared age 65 in TRICARE Senior Prime demonstration areas
- How the satisfaction rates in the age 65 or over population in TRICARE Senior Prin compares to that of the balance of domestic MHS

Findings:

In all the TRICARE Senior Prime demonstration areas, beneficiaries reported higher ar higher satisfaction with civilian care compared with military care (as shown in Graph 6.2). R civilian care among beneficiaries age 65 or over, in the demonstration areas, ranged from 7 93 percent in Dover AFB.

Ninety-two percent of older persons outside the demonstration areas reported being satisfied civilian facilities.

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